United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

    William Terral Smith,

              Debtor.

Case No. 22-13116-amc

Chapter 13

Response to ECF No. 33

Debtor's Response to Motion for Relief from Stay

AND NOW, Debtor William Terral Smith, by and through their attorney, hereby responds to the Motion for Relief from Stay filed by Government Loan Securitization Trust 2011-FV1.

The Debtor opposes the motion. The arrearage alleged in the motion is insignificant and can be cured in short order. The Debtor has already made a substantial curative payment, and intends to make more. Accordingly, no grounds for relief exist.

NOW, THEREFORE, the Debtor asks this Court to deny the motion in the form of order attached.

Date: May 18, 2023

CIBIK LAW, P.C.
Counsel for Debtor

By: /s/ Michael A. Cibik
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Certificate of Service

I certify that on this date I caused a true and correct copy of the Debtor's Response to Motion for Relief from Stay to be served on Government Loan Securitization Trust 2011-FV1 through the CM/ECF system along with all attachments.

Date: May 18, 2023

/s/ Michael A. Cibik
Michael A. Cibik

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:	Case No. 22-13116-mdc
William Terral Smith,	Chapter 13
Debtor.	Related to ECF No. 33

ORDER

AND NOW, after consideration of the Motion for Relief from Stay filed by Government Loan Securitization Trust 2011-FV1, and after notice and hearing, it is hereby **ORDERED** that the motion is **DENIED**.

Date: _____

_____
Magdeline D. Coleman
Chief U.S. Bankruptcy Judge